



---

**ALL IN  
ONE  
PLACE**

---

POWERED BY





**We all lead busy lives. From family to work, to sorting out bills and home insurance, to checking social media, there is no shortage of things to fill our time.**

And every company wants a bit of that time. 'Just a few minutes a day concentrating on X will make you happier/healthier/thinner/richer!' (delete and ignore as appropriate).

The problem is, there isn't enough time for the basics, let alone the extras.

Finance is no different. Every bit of saving or investment you have thinks it's the most important, and that you should pay it the most attention.

You end up with noise; which is no help when you want to know what's what with your finances.

And that's where Portus comes in. It's the first system in Ireland designed to support Financial Advisers and simplify your financial life. Everything, easily accessible, all in one place.

We'll look at how it works in a minute, but if you remember one thing, make it this:

**We don't want your time.**

**We want to give you some back.**

**That's the power of Portus.**

# WHAT IS PORTUS?

Portus is a 'platform' through which your adviser can arrange a wide range of financial products on your behalf. Instead of having a bit here, a bit there, everything (or as much as possible) is held through the platform.

Inside the platform is a huge amount of functionality which lets your adviser assess your attitude to risk and your goals, build an investment portfolio to suit and put that in place in the most tax-efficient way possible.

Once you've got everything in one place, you can start to find things out. And that's the starting point for great financial planning for the future.

None of us know the future – but too few of us know how we're doing right now. Portus can help, with your financial adviser.

## WHAT DOES THIS MEAN?

All your pensions, savings and investments.

All online. Access to information

24 hours a day, 7 days a week.

An end to lorryloads of paperwork.

**But most importantly – visibility and control.**

# WHAT'S IT LIKE TO USE?

For you, simple. When you agree with your adviser that holding your investments in one place gives you both more visibility and control than your adviser will, with your permission, set you up.

You'll get a username and a password (safety first) and once your investments are on Portus, you'll be able to log in and see how they're doing any time. You can examine performance, investment volatility, how your money is split between pensions, bonds and other products and lots more.

But what you'll almost certainly do most often is check in to see what you're worth. That's fine: it's natural. And it's much, much easier on Portus than anywhere else.

Behind the scenes, your adviser has a great deal of functionality at his or her disposal to set up and maintain your investments in the right way, but for clients the real power of Portus is in three areas:

**simplicity**

**visibility**

**control**

No more wondering; no more going round the houses. One place to go; one set of information.

Isn't that how things should be in this day and age?





## **BETTER INFORMATION**

means better conversations.

## **BETTER CONVERSATIONS**

mean better financial plans.

## **BETTER FINANCIAL PLANS**

mean better results.

Which all means you get where you're going with the minimum fuss, and the maximum peace of mind.



# WHAT'S IN THE BOX?

Apart from great visibility, simplicity and control, Portus also does the heavy lifting in terms of administration of your pensions, savings and investments.

All the tax-efficient products on Portus are provided by Irish Life and its subsidiaries. But inside those products is a world of flexibility in terms of investment portfolios. Exactly what those portfolios look like is down to you and your adviser, but the funds of these world-class investment managers are readily available – many at a considerable discount given Irish Life's unparalleled scale.



**J.P.Morgan**  
Asset Management

Morgan Stanley

DODGE & COX®  
WORLDWIDE FUNDS



PIMCO

BLACKROCK



GMO  
North America | Europe | Asia-Pacific

MAN | gfs.

Setanta  
ASSET MANAGEMENT

COLUMBIA  
THREADNEEDLE  
INVESTMENTS  
Your success. Our priority.

M&G  
INVESTMENTS

KAMES  
CAPITAL

FRANKLIN TEMPLETON  
INVESTMENTS

Portus also gives you and your adviser a huge range of reporting so you can find all you need to know about how you're doing.

And it helps you and your adviser monitor everything on an ongoing basis, so they can make any changes required.

You can even record investments on the platform which you hold elsewhere – from houses to shares – and bring them into the picture too.

## WHO'S BEHIND PORTUS?

Portus is part of Irish Life, Ireland's leading long-term life and pensions provider.

Established in 1939, Irish Life and its investment management companies, Irish Life Investment Managers (ILIM) and Setanta Investment Managers, look after the savings and investments of over 1 million people and manage over €50bn in assets.

Irish Life is now part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Founded more than a century ago in Winnipeg, Canada, Great-West Lifeco and its subsidiaries, including The Great-West Life Assurance Company, have a record for financial strength, earnings stability and consistently high ratings from the independent rating agencies. The Great-West Life Assurance Company has an AA rating for insurer financial strength from Standard & Poor's.

### LOOKING OUT FOR YOU

There is nothing Irish Life takes more seriously than the safety and security of your savings and investments. Part of that is about financial strength, but Irish Life goes much further.

We also conduct rigorous and comprehensive governance on any investment we offer through Portus. If we're not satisfied with how an investment manager operates, they don't get included.

We can't do anything about the nature of stock markets going up and down – but we can make sure your money is looked after only by reputable companies.

It's all part of Irish Life's commitment to operate at the very highest standards and do more to make sure you can have confidence and peace of mind when you deal with us.

**Susan Gibson**  
**Head of PORTUS Platform**  
**Irish Life**





**VISIBILITY.  
EFFICIENCY.  
CONTROL.**



# HOW MUCH DOES IT COST?

Portus costs 0.45% of the amount you have invested a year.

This includes your product charge, access to the platform, the tools you and your adviser use, custody (which means looking after your money and keeping it safe) and all everyday policy administration.

The funds and portfolios available through Portus start at 0.1% and go from there. Your adviser can give you a full list.

The total amount you pay for holding your money on Portus, then, is a total of three elements:

1. the Portus charge
2. the fund charge
3. your adviser's charge

We'll always make sure product charges are disclosed fully, clearly and in advance. Nothing hidden; no funny business.

Irish Life is committed to offering you the very best service at all times. We promise to always operate with integrity, put your interests first and be completely open and straight with you – now and always.

# HOW DO I ACCESS PORTUS?

Portus exists to make the process of financial planning easier for you and your adviser.

So it may not be a surprise that you access Portus through an adviser. You can't approach Irish Life directly and access it.

## SHHH, WHISPER IT

Irish Life only provides Portus to advisers who we believe are ready to embrace new technology, and embrace the very highest standards of financial planning. So if your adviser has suggested Portus to you, you know you're dealing with someone at the pinnacle of their profession. But don't say anything; we don't want advisers getting a big head.

If your adviser gave you this brochure – well, that's that. If you haven't got an adviser, and you think Portus might be for you, please get in touch with Irish Life and we'll be happy to put you in touch with advisers who are signed up to use the platform.



Thanks for  
reading about Portus,  
powered by Irish Life. It turns  
out you gave us a little time;  
and we're grateful for that.

Now it's our turn.  
Speak to your adviser, get your  
investments in order, and help us  
make your investments fit  
your life, not the other  
way around.

# VISIBILITY EFFICIENCY CONTROL

THAT'S WHAT FINANCE SHOULD BE GIVING YOU.  
THAT'S THE POWER OF PORTUS.